This instrument was prepared by

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(Address) 120 Summit Parkway, Suite 207 Birmingham, AL 35209

Form 1-1-22 Rev. 1-66

MORTGAGE-LAWYERS TITLE INSURANCE CORPORATION, Birmingham, Alabama

STATE OF ALABAMA

COUNTY JEFFERSON

KNOW ALL MEN BY THESE PRESENTS: That Whereas,

Gabriella L. Walters

(hereinafter called "Mortgagors", whether one or more) are justly indebted, to Karen D. Summerline

(hereinafter called "Mortgagee", whether one or more), in the sum

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And Whereas, Mortgagors agreed, in incurring said indebtedness, that this mortgage should be given to secure the prompt payment thereof.

NOW THEREFORE, in consideration of the premises, said Mortgagors, Gabriella L. Walters

and all others executing this mortgage, do hereby grant, bargain, sell and convey unto the Mortgagee the following described real estate, situated in

Shelby

County, State of Alabama, to-wit:

A parcel of land in the North ½ of the Southwest ¼, Section 3¼, Township 20 South, Range 3 West, Shelby County, Alabama, described as follows: From the SW corner of the NE ¼ of the SW ¼, Section 3¼, Township 20 South, Range 3 West, run Northerly along the quarter line 381.31 feet; thence run South 89 degrees 48' East 16.46 feet to a point of the West margin of a public gravel road; thence run along said road margin North 03 degrees 15' West 51.8 feet to the beginning point of subject lot; from said point, continue said course 201.3 feet; thence run North 88 degrees ¼4' West 399 feet; thence run South 02 degrees 56' East 23¼.9 feet; thence run North 86 degrees 32' East 399 feet to the beginning point.

It is noted that North fence line of lands of Lucas is questioned by owner of adjacent land. It is further noted that previous survey by Egan indicates angles used in his plat was taken from irons found and the same irons are used in the survey. Fence in question is meandering and appears to be 3 feet off at NE corner of lot and on the line at the NW lot corner.

Reliable Seewily

Said property is warranted free from all incumbrances and against any adverse claims, except as stated above.

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To Have And To Hold the above granted property unto the said Mortgagee, Mortgagee's successors, heirs, and assigns forever; and for the purpose of further securing the payment of said indebtedness, the undersigned agrees to pay all taxes or assessments when imposed legally upon said premises, and should default be made in the payment of same, the said Mortgagee may at Mortgagee's option pay off the same; and to further secure said indebtedness, first above named undersigned agrees to keep the improvements on said real estate insured against loss or damage by fire, lightning and tornado for the fair and reasonable insurable value thereof, in companies satisfactory to the Mortgagee, with loss, if any, payable to said Mortgagee, as Mortgagee's interest may appear, and to promptly deliver said policies, or any renewal of said policies to said Mortgagee; and if undersigned fail to keep said property insured as above specified, or fail to deliver said insurance policies to said Mortgagee, then the said Mortgagee, or assigns, may at Mortgagee's option insure said property for said sum, for Mortgagee's own benefit, the policy if collected, to be credited on said indebtedness, less cost of collecting same; all amounts so expended by said Mortgagee for taxes, assessments or insurance, shall become a debt to said Mortgagee or assigns, additional to the debt hereby specially secured, and shall be covered by this Mortgage, and bear interest from date of payment by said Mortgagee, or assigns, and be at once due and payable.

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Upon condition, however, that if the said Mortgagor pays said indebtedness, and reimburses said Mortgagee or assigns for any amounts Mortgagees may have expended for taxes, assessments, and insurance, and interest thereon, then this conveyance to be null and void; but should default be made in the payment of any sum expended by the said Mortgagee or assigns, or should said indebtedness hereby secured, or any part thereof, or the interest thereon, remain unpaid at maturity, or should the interest of said Mortgagee or assigns in said property become endangered by reason of the enforcement of any prior lien or incumbrance thereon, so as to endanger the debt hereby secured, then in any one of said events, the whole of said indebtedness hereby secured shall at once become due and payable, and this mortgage be subject to foreclosure as now provided by law in case of past due mortgages, and the said Mortgagee, agents or assigns, shall be authorized to take possession of the premises hereby conveyed, and with or without first taking possession, after giving twenty-one days' notice, by publishing once a weck for three consecutive weeks, the time, place and terms of sale, by publication in some newspaper published in said County and State, sell the same in lots or parcels or en masse as Mortgagee, agents or assigns deem best, in front of the Court House door of said County, (or the division thereof) where said property is located, at public outcry, to the highest bidder for cash, and apply the proceeds of the sale: First, to the expense of advertising, selling and conveying, including a reasonable attorney's fee; Second, to the payment of any amounts that may have been expended, or that it may then be necessary to expend, in paying insurance, taxes, or other incumbrances, with interest thereon; Third, to the payment of said indebtedness in full, whether the same shall or shall not have fully matured at the date of said sale, but no interest shall be collected beyond the day of sale; and Fourth, the balance, if any, to be turned over to the said Mortgagor and undersigned" further agree that said Mortgagee, agents or assigns may bid at said sale and purchase said property, if the highest bidder therefor; and undersigned further agree to pay a reasonable attorney's fee to said Mortgagee or assigns, for the foreclosure... of this mortgage in Chancery, should the same be so foreclosed, said fee to be a part of the debt hereby secured.

IN WITNESS WHEREOF	the undersigned	l Gabriella	L. Walters	ار کیدار موردان
have hereunto set her sign	nature an	d seal, this	3rd day of February Labriella L. Walters	alters) (SEAL) (SEAL)
7) 	 			(SEAL)
THE STATE of ALABAMA JEFFERSON	COUNT	r¥		
Robert L.Aust hereby certify that Gabrie	in lla L . W al	ters	, a Notary Public in and	for said County, in said State,
whose name is signed to the	foregoing conv	eyance, and w	no is known to me ackno	wledged before me on this day,
that being informed of the cont	ents of the cor	veyance has	executed the same voluntarily of	
Given under my hand and of	ficial seal this	3rd	day of Petruary) Notary Public.
THE STATE of		<u> </u>		<u> </u>
-	COUNT	rx }	a Majawa Dublia in and	for said County, in said State,
I, hereby certify that			, a Notary Public in and	Tor said County, in said Deave,
	of such conve ation.	yance, he, as s	the is known to me, acknowledge such officer and with full authority day of	, executed the same voluntarily
•		1 272-1	DING FEES	, Notary Public
STATE OF ALA. SHEERY CO.		%****ge		
I CERTIFY THIS STRUMENT WAS FILED		eed Tax		
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